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(IBM-0084)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Abe et al.

Conf. No.: 1597

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Art Unit: 3621

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Examiner: Murdough, Joshua A.

Title: CONFIDENTIAL FRAUD DETECTION SYSTEM AND METHOD

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

I. INTRODUCTORY COMMENTS

This paper is being filed in response to the Office Action dated December 11, 2009.

Reconsideration in view of the following is respectfully requested.